

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

EUGENE JOSEPH ROUSE

Debtor(s)

Case No. 23-21961JAD

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/15/2023.
- 2) The plan was confirmed on 10/30/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/17/2024.
- 5) The case was converted on 11/27/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,621.15.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,190.02
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$9,190.02**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,948.59
Court Costs	\$0.00
Trustee Expenses & Compensation	\$551.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,499.98**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	52.63	NA	NA	0.00	0.00
CITIBANK**	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT BUREAU OF THE HUDSON V.	Unsecured	845.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING C	Unsecured	0.00	NA	NA	0.00	0.00
FAYETTE COUNTY TAX CLAIM BURE	Secured	12.04	NA	12.04	0.00	0.00
FAYETTE COUNTY TAX CLAIM BURE	Secured	5,117.95	3,760.60	3,760.60	0.00	0.00
FAYETTE COUNTY TAX CLAIM BURE	Secured	859.26	NA	859.26	0.00	0.00
FORTIVA	Unsecured	230.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	1,197.00	43.00	43.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	382.00	382.54	382.54	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,326.31	390.88	390.88	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	837.43	837.43	0.00	0.00
PNC BANK NA	Secured	112,249.69	108,498.39	0.00	6,685.04	0.00
PNC BANK NA	Secured	0.00	38,309.07	38,309.07	0.00	0.00
PNC BANK NA	Unsecured	15,197.45	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	1,047.50	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	1,757.86	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	246.00	246.31	246.31	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	269.69	269.69	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
SOUTHWEST REGIONAL TAX BUREA	Unsecured	21.50	NA	NA	0.00	0.00
SOUTHWEST REGIONAL TAX BUREA	Priority	710.00	NA	710.00	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	1,220.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	NA	252.98	252.98	0.00	0.00
WVU MEDICINE	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$6,685.04	\$0.00
Mortgage Arrearage	\$38,309.07	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,631.90	\$0.00	\$0.00
TOTAL SECURED:	\$42,940.97	\$6,685.04	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,148.88	\$5.00	\$0.00
TOTAL PRIORITY:	\$1,148.88	\$5.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$1,988.95	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,499.98</u>
Disbursements to Creditors	<u>\$6,690.04</u>
TOTAL DISBURSEMENTS :	<u>\$9,190.02</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/14/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.